

**Application number:** 09/396005**Art Unit:** 3621**Applicant:** Khai Hee Kwan**Examiner:** James A Reagan**Title:** Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents

Virginia 22313-1450

5

Sir:

In reply to Office Action Letter mailed on Feb 10, 2006 " Non Compliant Amendment 37 CFR 1.121", we respectfully ask the examiner to consider our response below. Please note that an earlier version recognizing said non compliant was faxed Feb 7, 2006 where we included the correction, and also added 4 more claims which one of them is an independent claim. The applicant has paid for the later independent claim at the same time. The latter independent claim was added to suggest an interference ( See remark below).

15

Claims starts from page 2 to 12

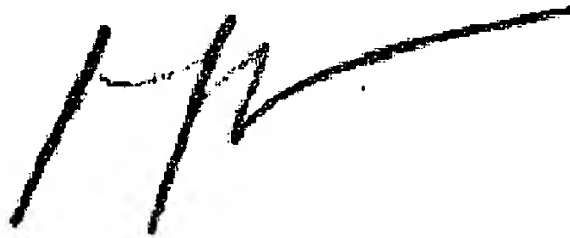
Remarks starts from page 13 to 16

Declaration at page 17

Thank you.

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Yours truly,



Khai Kwan

023336

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26 Feb 2006

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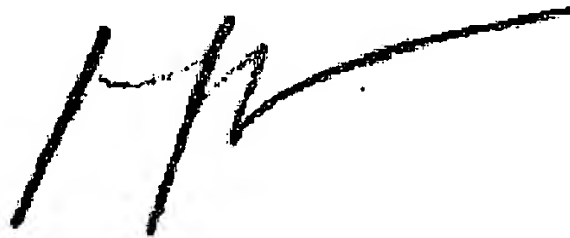
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